

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - MODIFIED  
AND RELATED MOTIONS

Name of Debtor(s): **Cuong Christopher Nguyen**

Case No: **20-34931-KRH**

This plan, dated **December 13, 2021**, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified Plan, which replaces the  
☒ confirmed or ☐ unconfirmed Plan dated **December 22, 2020**.

Date and Time of Modified Plan Confirmation Hearing:

**January 26, 2022 at 11:10 AM**

Place of Modified Plan Confirmation Hearing:

**701 E. Broad St., Rm 5000, Richmond, VA**

The Plan provisions modified by this filing are:

**2: Modify Plan Funding; 3-B: Provide for Priority Claim; 6-A: Provide for Payment of Arrears; 6-C: Provide for Restructured Mortgage Loans**

Creditors affected by this modification are:

**Department of the Treasury; Santander Consumer USA; Select Portfolio Servicing Inc; World Business Lenders**

**1. Notices**

**To Creditors:**

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

**(1) Richmond and Alexandria Divisions:**

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

**(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.**

**(a) A scheduled confirmation hearing will not be convened when:**

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or  
(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$894.89 per month for 18 months, then \$3,790.00 per month for 42 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ **175,288.02**.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ **4,075.50**, balance due of the total fee of \$ **4,075.50** concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>Commonwealth of Virginia</b>	<b>Taxes and certain other debts</b>	<b>1.00</b>	<b>0.02</b>
<b>Department of the Treasury</b>	<b>Taxes and certain other debts</b>	<b>9,756.20</b>	<b>50 months</b>
			<b>162.60</b>
			<b>60 months</b>

**C. Claims under 11 U.S.C. § 507(a)(1).**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>-NONE-</b>			

4. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
<b>-NONE-</b>				

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that

the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
<b>-NONE-</b>			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
<b>-NONE-</b>			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
<b>-NONE-</b>				

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

**5. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s)

principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Santander Consumer USA	2010 Ford Edge 120,000 miles	358.00	342.09	0%	54months	Prorata
Select Portfolio Servicing Inc	1605 Libbie Avenue Richmond, VA 23226 Henrico County Primary Residence Parcel ID: 770-738-3922	743.86	1,391.64	0%	54months	Prorata

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
<b>-NONE-</b>					

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
World Business Lenders	1605 Libbie Avenue Richmond, VA 23226 Henrico County Primary Residence Parcel ID: 770-738-3922	4.25%	49,270.33	Prorata 54 months
World Business Lenders	1605 Libbie Avenue Richmond, VA 23226 Henrico County Primary Residence Parcel ID: 770-738-3922	4.25%	74,695.73	Prorata 54 months

- 7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

- 8. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>				

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

- 10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**12. Nonstandard Plan Provisions**

- None.** If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: December 13, 2021

/s/ Cuong Christopher Nguyen  
**Cuong Christopher Nguyen**  
Debtor

/s/ Callyn M. Gibson  
**Callyn M. Gibson 93516**  
Debtor's Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan**

Certificate of Service

I certify that on December 13, 2021, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Callyn M. Gibson  
**Callyn M. Gibson 93516**  
Signature

**P.O. Box 11588**  
**Richmond, VA 23230-1588**  
Address

**(804) 358-9900**  
Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on December 13, 2021 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

- ☐ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or  
☐ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Callyn M. Gibson  
**Callyn M. Gibson 93516**

Fill in this information to identify your case:

Debtor 1 Cuong Christopher Nguyen

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 20-34931-KRH  
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:

12/07/2021  
MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed  
☐ Not employed

Occupation

Director

Employer's name

Roman Catholic Diocese of Richmond

Employer's address

7800 Carousel Lane  
Henrico, VA 23294

Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Teacher

Richmond Public Schools

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>4,328.59</u>	\$ <u>5,598.90</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>4,328.59</u>	\$ <u>5,598.90</u>

Debtor 1 **Cuong Christopher Nguyen**

Case number (if known) **20-34931-KRH**

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b>	4. \$ <b>4,328.59</b>	\$ <b>5,598.90</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>879.17</b>	\$ <b>927.46</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>335.16</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>173.27</b>	\$ <b>335.16</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>627.32</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>Life</b>	5h.+ \$ <b>0.00</b>	+ \$ <b>12.90</b>
<b>Flex Spend</b>	\$ <b>0.00</b>	\$ <b>100.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>1,052.44</b>	\$ <b>2,338.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>3,276.15</b>	\$ <b>3,260.90</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: <b>Business Income - Amortized</b>	8h.+ \$ <b>417.00</b>	+ \$ <b>0.00</b>
<b>Anticipated Income</b>	\$ <b>2,200.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>2,617.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>5,893.15</b>	+ \$ <b>3,260.90</b> = \$ <b>9,154.05</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>9,154.05</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

**Combined monthly income**



Fill in this information to identify your case:

Debtor 1 Cuong Christopher Nguyen

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 20-34931-KRH  
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:  
12/08/2021  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

16

☐ No

☒ Yes

Daughter

20

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 743.86

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Cuong Christopher Nguyen**

Case number (if known) **20-34931-KRH**

6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>425.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>150.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>485.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$	<b>1,200.00</b>
8. <b>Childcare and children's education costs</b>	8. \$	<b>150.00</b>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>115.00</b>
10. <b>Personal care products and services</b>	10. \$	<b>100.00</b>
11. <b>Medical and dental expenses</b>	11. \$	<b>125.00</b>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>300.00</b>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>85.00</b>
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>475.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property</b>		
	16. \$	<b>48.00</b>
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>358.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: <b>Wife's Debt Maintenance (OneMain)</b>	17c. \$	<b>288.00</b>
17d. Other. Specify: <b>Wife's 403(b) Loan Repayment</b>	17d. \$	<b>165.70</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
	18. \$	<b>0.00</b>
19. <b>Other payments you make to support others who do not live with you.</b>		
Specify: _____	19. \$	<b>0.00</b>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
21. <b>Other:</b> Specify: <b>Miscellaneous Expenses</b>	21. +\$	<b>50.00</b>
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>5,363.56</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>5,363.56</b>
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>9,154.05</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>5,363.56</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>3,790.49</b>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Label Matrix for local noticing  
0422-3  
Case 20-34931-KRH  
Eastern District of Virginia  
Richmond  
Mon Dec 13 11:20:56 EST 2021

Americredit Financial Services, Inc. d/b/a GM  
P O Box 183853  
Arlington, TX 76096-3853

United States Bankruptcy Court  
701 East Broad Street  
Richmond, VA 23219-1888

Advance Financial 24/7  
d/b/a Shiva Finance, LLC  
100 Ocean Side Dr.  
Nashville, TN 37204-2351

Advance Financial Administration, LLC  
C/O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN  
PO BOX 183853  
ARLINGTON TX 76096-3853

BCC Financial Mgt Svs, Inc.  
RE: St. Mary's Hospital  
PO Box 590097  
Fort Lauderdale, FL 33359-0097

Barclay Card  
Card Services  
PO Box 13337  
Philadelphia, PA 19101-3337

Bon Secours  
PO Box 1123  
Minneapolis, MN 55440-1123

Bon Secours Richmond Health Sy  
RE: Bankruptcy  
P.O. Box 28538  
Richmond, VA 23228-8538

Brock & Scott PLLC  
484 Viking Dr.  
Suite 203  
Virginia Beach, VA 23452-7321

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Capital One Bank USA NA  
PO Box 30281  
Salt Lake City, UT 84130-0281

(p)CAVALRY PORTFOLIO SERVICES LLC  
500 SUMMIT LAKE DR  
STE 400  
VALHALLA NY 10595-2322

Cavalry SPV I, LLC  
500 Summit Lake Drive  
Suite 400  
Valhalla, NY 10595-2321

Central Business Funding  
3651 Lindell Road  
D-305  
Las Vegas, NV 89103-1254

Children's Hospital  
Attn: Bankruptcy Department  
2924 Brook Road  
Richmond, VA 23220-1298

Childrens Hospital of Richmond  
at VCU  
P.O. Box 758998  
Baltimore, MD 21275-8998

Commonwealth of Virginia  
Department of Taxation  
P.O. Box 2156  
Richmond, VA 23218-2156

Convergent Outsourcing  
800 SW 39th Street #100  
P.O. Box 9004  
Renton, WA 98057-9004

Coolidge Capital, LLC  
249 Elsie Avenue  
Merrick, NY 11566-3021

Credit Card / FB & T  
1415 Warm Springs Road  
Columbus, GA 31904-8366

David Fogel, Esq.  
1225 Franklin Avenue  
Suite 552  
Garden City, NY 11530-1691

Dedicated Commercial Recovery  
1970 Oakcrest Avenue  
Suite 217  
Roseville, MN 55113-2624

Department of the Treasury  
Internal Revenue Services  
P.O. Box 7346  
Philadelphia, PA 19101-7346

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

ECC and Associates  
26 Railroad Avenue  
Suite 117  
Babylon, NY 11702-2204

ELEVATE FUNDING, LLC  
DEDICATED COMMERCIAL RECOVERY, INC.  
1970 OAKCREST AVE., SUITE 217  
ROSEVILLE, MN 55113-2624

Elevate Funding  
5200 NW 43rd Street  
Suite 102-134  
Gainesville, FL 32606-4484

First Credit Services, Inc.  
9 Wills Way  
Piscataway, NJ 08854-3770

First Point Collection  
P.O. Box 26140  
Greensboro, NC 27402-6140

First Premier Bank  
Attn: Bankruptcy Dept.  
PO Box 5524  
Sioux Falls, SD 57117-5524

FirstSource Advantage  
Re: Capital One Bank  
205 Bryant Woods South  
Amherst, NY 14228-3609

GM Financial  
P.O. Box 181145  
Arlington, TX 76096-1145

GORDON SCOTT BURKE  
554 CROSS RIP RD.  
DELTAVILLE, VA 23043-2112

Gold's Gym  
1601 Willow Lawn Drive  
Suite 3A  
Richmond, VA 23230-3431

(p)HORIZON FINANCIAL MANAGEMENT LLC  
9980 GEORGIA ST  
CROWN POINT IN 46307-6520

LCA Collections  
Re: LabCorp  
1250 Chapel Hill Road  
Burlington, NC 27215-7141

LTD Financial Services, LP  
3200 Wilcrest  
Suite 600  
Houston, TX 77042-6000

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Labcorp  
Re: Bankruptcy Dept.  
PO Box 2240  
Burlington, NC 27216-2240

Lynn Satterwhite  
175 Farmers Dell Lane  
Deltaville, VA 23043-2123

MOHELA/Dept of Ed  
633 Spirit Drive  
Chesterfield, MO 63005-1243

MRS BPO, L.L.C.  
1930 Olney Avenue  
Cherry Hill, NJ 08003-2016

Melanie Waybright  
c/o Erik D. Baines, Esq.  
6806 Paragon Place, Suite 110  
Richmond, VA 23230-1824

Midland Credit Management, Inc  
P.O. Box 2121  
Warren, MI 48090-2121

Money Lion LLC  
PO Box 1547  
Sandy, UT 84091-1547

National Collegiate Trust  
P.O. Box 15109  
Wilmington, DE 19850-5109

Navient  
123 S. Justison Street  
Suite 300  
Wilmington, DE 19801-5363

OrthoVirginia  
P.O. Box 17047  
Baltimore, MD 21297-1047

Paragon Revenue Group  
216 Le Phillip Ct  
Concord, NC 28025-2954

Peroutka Miller Klima & Peters  
8028 Ritchie Hwy  
Ste 300  
Pasadena, MD 21122-1360

Peter J. Heindel, Esq.  
6627 W. Broad Street  
Suite 200  
Richmond, VA 23230-1733

Premier Bankcard, Llc  
Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-7999

Rob Gill  
127 Suffolk Meadows Boulevard  
Suffolk, VA 23435-3403

SLM BANK  
C/O Navient Solutions, LLC.  
PO BOX 9640  
Wilkes-Barre, PA 18773-9640

Santander Consumer USA  
Attn: Bankruptcy Department  
PO Box 560284  
Dallas, TX 75356-0284

Santander Consumer USA, Inc.  
P.O. Box 961245  
Fort Worth, TX 76161-0244

Schrier, Tolin & Wagman, LLC  
1390 Piccard Dr  
Suite 315  
Rockville, MD 20850-6539

Scott & Associates, P.C.  
P.O. Box 62999  
Virginia Beach, VA 23466-2999

Scott Burke  
554 Cross Rip Road  
Deltaville, VA 23043-2112

Select Portfolio Servicing, Inc.  
3217 Decker Lake Drive  
Salt Lake City, UT 84119-3284

Shafer Law Firm  
2000 Riveredge Pkwy  
Suite 590  
Atlanta, GA 30328-4618

Shannon Nguyen  
1605 Libbie Avenue  
Richmond, VA 23226-1824

Speedy Cash  
Attn: Bankruptcy  
PO Box 780408  
Wichita, KS 67278-0408

St. Mary's Hospital  
P.O. Box 404893  
Atlanta, GA 30384-4893

St. Mary's Hospital - Richmond  
Re: Bankruptcy  
5801 Bremo Rd  
Richmond, VA 23226-1907

Synchrony Bank  
Recovery Management  
25 SE 2nd Ave., Suite 1120  
Miami, FL 33131-1605

Synchrony Network  
PO Box 965036  
Orlando, FL 32896-5036

The Hartley Law group, P.C.  
P.O. Box 16635  
Chesapeake, VA 23328-6635

Towd Point Mortgage Trust 2018-6, U.S. Bank  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

Transworld Systems, Inc.  
PO Box 15520  
Wilmington, DE 19850-5520

US Department of Education/MOHELA  
633 Spirit Drive  
Chesterfield MO 63005-1243

Unifund CCR, LLC  
10625 Techwood Circle  
Cincinnati, OH 45242-2846

(p)VCU HEALTH  
ATTN ATTN CUSTOMER SERVICE SUPPORT  
7818 E PARHAM ROAD  
HENRICO VA 23294-4302

Vengroff Williams, Inc.  
P.O. Box 4155  
Sarasota, FL 34230-4155

Verizon  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

WBL SPE III, LLC  
Brock & Scott, PLLC  
8757 Red Oak Boulevard, Suite 150  
Charlotte, NC 28217-3977

WBL SPO I, LLC  
8757 Red Oak Blvd, Suite 150  
Charlotte, NC 28217-3977

World Business Lenders  
101 Hudson St.  
33rd Floor  
Jersey City, NJ 07302-3905

Cuong Christopher Nguyen  
1605 Libbie Avenue  
Richmond, VA 23226-1824

John P. Fitzgerald, III  
Office of the US Trustee - Region 4 -R  
701 E. Broad Street, Ste. 4304  
Richmond, VA 23219-1849

Patrick Thomas Keith  
Boleman Law Firm, PC  
P.O. Box 11588  
Richmond, VA 23230-1588

Suzanne E. Wade  
341 Dial 877-996-8484 Code 2385911  
7202 Glen Forest Drive, Ste. 202  
Richmond, VA 23226-3770

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AmeriCredit Financial Services, Inc.  
dba GM Financial  
P O Box 183853  
Arlington, TX 76096

Cavalry Portfolio Services  
PO Box 27288  
Tempe, AZ 85285-7288

Discover Bank  
P.O. Box 15316  
Wilmington, DE 19850-0000

Horizon Financial Management  
9980 Georgia Street  
Crown Point, IN 46307-6520

VCU Health System  
PO Box 980462  
Richmond, VA 23298-0000

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Towd Point Mortgage Trust 2018-6, U.S. Ban	(u)World Business Lenders, LLC	End of Label Matrix	
		Mailable recipients	83
		Bypassed recipients	2
		Total	85